GOVERNMENT OF INDIA
RURAL DEVELOPMENT
LOK SABHA

UNSTARRED QUESTION NO:2057
ANSWERED ON:05.05.2016
Loan to Beneficiaries under Rural Housing Schemes
K. Shri Parasuraman

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether the Government has proposed that local housing banks be incentivized through credit guarantee and stamp duty exemption to provide loans to beneficiaries of rural housing scheme over and above the Government allocation to achieve the goal of housing for all;

(b) if so, the details thereof;

(c) whether the Government proposes such initiatives to achieve its target of building three crore houses under its rural housing scheme in the next seven years; and

(d) if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI SUDARSHAN BHAGAT)

(a),(b), (c) and (d) : To realize Government's vision of providing 'Housing for All by 2022'the Ministry of Rural Development has re-structured the existing rural housing scheme into Pradhan Mantri Awaas Yojana − Gramin (PMAY-G). The PMAY-G scheme aims to provide financial assistance for construction of pucca house to all houseless and households living in kutcha and dilapidated houses identified through housing deprivation parameters based on SECC 2011.

The beneficiaries of PMAY-G would be having an option to avail loan of Rs. 70,000/- from the Financial Institutions over and above the financial assistance provided under the scheme enabling them to construction a durable house.

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